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determining a security code corresponding to said gift certificate; and  
transmitting said security code to said owner of said financial account.

producing a security token storing said security code; and  
distributing said security token.

7. The method of claim 1 wherein said gift certificate is embodied as a magnetic stripe card.

8. The method of claim 1 wherein said gift certificate is embodied as a token.

determining expiration data of said gift certificate; said gift certificate including an indication of said expiration data; and storing said expiration data, said account data including said expiration data.

determining a maximum redemption value of said gift certificate;  
storing said maximum redemption value, said account data including said  
um redemption value.

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- 1 11. The method of claim 1 further including the steps of:  
2 determining a maximum redemption value of said gift certificate; and  
3 updating said stored account data to reflect a reservation of credit equal to said  
4 maximum redemption value.
- 1 12. The method of claim 1 wherein said gift certificate includes an issuer identifier  
2 representing the issuer of said gift certificate.
- 1 13. The method of claim 1 wherein said gift certificate is embodied as an event ticket.
- 1 14. A method for redeeming a gift certificate drawn on a financial account,  
2 comprising the steps of:  
3 receiving a gift certificate for payment of an identified value, said gift certificate  
4 issued by an account issuer and including thereon a certificate identifier corresponding to  
5 an account identifier, said account identifier associated with a financial account;  
6 transmitting a request for authorization to a central server, said request including  
7 said certificate identifier;  
8 receiving an authorization signal from said central server, said authorization  
9 signal representing an indication that redemption of said gift certificate for said identified  
10 value is authorized; and  
11 receiving a payment from said account issuer based on said identified value.

1 15. The method of claim 14 further comprising the steps of:  
2 receiving a security code; and  
3 transmitting said security code to said central server.

3 receiving a magnetic stripe card having a security code stored thereon; and  
4 reading said security code from said magnetic stripe card.

1 17. The method of claim 14 wherein said gift certificate is embodied as a magnetic  
2 stripe card.

1 18. The method of claim 14 wherein said gift certificate is embodied as a token.

19. The method of claim 14 further comprising the steps of:

receiving challenge data from said central server;

presenting said challenge data to a bearer of said gift certificate;

receiving response data from said bearer of said gift certificate; and

transmitting said response data to said central server.

20. The method of claim 19 further comprising the step of receiving a challenge-response authorization signal from said central server indicating an association between said challenge data and said response data.

1 21. The method of claim 19 wherein said response data is unique.

1 22. The method of claim 19 wherein said challenge data and said response data are  
2 user definable.

1 23. A method for authorizing the redemption of a gift certificate drawn on a financial  
2 account, comprising the steps of:

3 receiving a request to authorize redemption of a gift certificate for an identified  
4 value, said request including a certificate identifier;

5 determining an account identifier based on said certificate identifier;

6 accessing stored account data associated with said account identifier;

7 analyzing said account data to determine whether to authorize the redemption of  
8 said gift certificate;

9 transmitting an authorization signal to a remote terminal, said authorization signal  
10 representing an indication that redemption of said gift certificate for said identified value  
11 is authorized;

12 updating said account data to reflect redemption of said gift certificate for said  
13 identified value.

1 24. The method of claim 23 further comprising the steps of:

2 receiving a security code from a remote terminal; and

3 comparing said received security code to a stored security code.





1 33. The apparatus of claim 29 wherein said processor is further configured to:  
2 determine a security code corresponding to said gift certificate; and  
3 transmit said security code to said owner of said financial account.

1 35. The apparatus of claim 29 wherein said processor is further configured to  
2 determine expiration data of said gift certificate; said output device is further configured  
3 to print an indication of said expiration data of said gift certificate; and said memory is  
4 further configured to store said expiration data.

1 36. The apparatus of claim 29 wherein said processor is further configured to  
2 determine a maximum redemption value of said gift certificate; and said memory is  
3 further configured to store said maximum redemption value.

1 37. The apparatus of claim 29 wherein said processor is further configured to:  
2 determine a maximum redemption value of said gift certificate; and  
3 update said stored account data to reflect a reservation of credit equal to said  
4 maximum redemption value.











1 52. The system of claim 46 wherein said gift certificate is embodied as a magnetic  
2 stripe card.

1 53. The system of claim 46 wherein said gift certificate is embodied as a token.

1 54. The system of claim 46 further comprising:

2 means for determining expiration data of said gift certificate; said gift certificate  
3 including thereon an indication of said expiration data; and  
4 means for storing said expiration data, said account data including said expiration  
5 data.

1 55. The system of claim 46 further including:

2 means for determining a maximum redemption value of said gift certificate;  
3 means for storing said maximum redemption value, said account data including  
4 said maximum redemption value.

1     56.     The system of claim 46 further including:

2 means for determining a maximum redemption value of said gift certificate; and  
3 means for updating said stored account data to reflect a reservation of credit equal  
4 to said maximum redemption value.

1 57. The system of claim 46 wherein said gift certificate includes an issuer identifier  
2 representing the issuer of said gift certificate.





7 means for analyzing said account data to determine whether to authorize the  
8 redemption of said gift certificate;  
9 means for transmitting an authorization signal to a remote terminal, said  
10 authorization signal representing an indication that redemption of said gift certificate for  
11 said identified value is authorized;  
12 means for updating said account data to reflect redemption of said gift certificate  
13 for said identified value.

1 65. The system of claim 64 further comprising:

2 means for receiving a security code from a remote terminal; and

3 means for comparing said received security code to a stored security code.

1 66. The system of claim 64 wherein said stored account data includes an expiration  
2 date, said system further comprising:

3 means for accessing a current date;

4 means for comparing said current date to said expiration date of said stored

5 account data to determine whether to authorize the redemption of said gift certificate.

67. A computer-readable storage medium encoded with processing instructions for implementing a method for issuing a gift certificate drawn on a financial account, said processing instructions for directing a computer to perform the steps of:

- identifying and accessing stored account data associated with a financial account,
- said stored data including an account identifier;



6 determining a certificate identifier corresponding to said account identifier;  
7 producing a gift certificate including thereon said certificate identifier; and  
8 distributing said gift certificate to an owner of said financial account.

1 68. A computer-readable storage medium encoded with processing instructions for  
2 implementing a method for redeeming a gift certificate drawn on a financial account, said  
3 processing instructions for directing a computer to perform the steps of:

4 receiving a gift certificate for payment of an identified value, said gift certificate  
5 issued by an account issuer and including thereon a certificate identifier corresponding to  
6 an account identifier, said account identifier associated with a financial account;

7 transmitting a request for authorization to a central server, said request including  
8 said certificate identifier;

9 receiving an authorization signal from said central server, said authorization  
10 signal representing an indication that redemption of said gift certificate for said identified  
11 value is authorized; and

12 receiving a payment from said account issuer based on said identified value.

1 69. A computer-readable storage medium encoded with processing instructions for  
2 implementing a method for authorizing the redemption of a gift certificate drawn on a  
3 financial account, said processing instructions for directing a computer to perform the  
4 steps of:

5 receiving a request to authorize redemption of a gift certificate for an identified  
6 value, said request including a certificate identifier;

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7 determining an account identifier based on said certificate identifier;  
8 accessing stored account data associated with said account identifier;  
9 analyzing said account data to determine whether to authorize the redemption of  
10 said gift certificate;  
11 transmitting an authorization signal to a remote terminal, said authorization signal  
12 representing an indication that redemption of said gift certificate for said identified value  
13 is authorized;  
14 updating said account data to reflect redemption of said gift certificate for said  
15 identified value.

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